

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE

Bulletin 89-7
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NOTICE TO ALL INSURERS LICENSED TO WRITE
PROPERTY AND CASUALTY LINES IN MINNESOTA

In 1989, Minnesota enacted legislation making several changes in property/casualty coverage. The following is a summary of the major changes. IMPORTANT: DO NOT CONSTRUCT THIS BULLETIN AS A COMPLETE EXPLANATION OF ALL 1989 LEGISLATIVE CHANGES. YOU ARE RESPONSIBLE FOR REVIEWING THE STATUTES IN THEIR ENTIRETY AND MAINTAINING FULL COMPLIANCE WITH THEM.

1. Chapter 213 (Minn. Stat. § 65B.49): Underinsured/Uninsured Motorist Coverage: The law requires that, effective August 1, 1989, all policies issued for delivery or executed in Minnesota must provide separate uninsured and underinsured motorist coverage. The legislation also requires that underinsured motorist coverage be provided on an "add-on" basis instead of the "difference in limits" method which has been in use since 1985. The law, as amended, allows an insured to first exhaust the limits of the other insured's coverage and then collect up to the full limits of the insured's own underinsured motorist coverage.
2. Section 34 (Minn. Stat. § 72A.327): No-Fault Arbitration: This newly enacted legislation provides an appeal procedure to an insured whose claim for medical treatment, under their no-fault coverage, is denied on the basis of experimental, investigative, not medically necessary or treatment not otherwise generally accepted. The law does not apply to claims for health benefits which have been arbitrated under the no-fault arbitration procedures. Effective January 1, 1990.
3. Chapter 321 (Minn. Stat. § 65B.482): Insurance Identification Cards: An identification card for each vehicle or motorcycle insured must be provided to the policyholder. The card must state (1) the insured's name, (2) the policy number, (3) the policy dates of coverage, (4) the make, model and year of the vehicle covered, (5) the vehicle identification number or at least the last three digits of that number, and (6) the name of the insurer providing coverage. Effective August 1, 1989.